Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 1 of 43

B1 (Official)	Form 1)(1/	08)				oamon		igo ± o	0			
	United States Bankruptcy (Northern District of Illinoi					ourt			Voluntary Petition			
	ebtor (if ind n, Traci C	ividual, ente	er Last, First,	Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):						used by the I, maiden, and			8 years		
Last four dig	one, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. (ITIN) No./	Complete E	IN Last 1	our digits or than one, s	of Soc. Sec. or state all)	r Individual-	Taxpayer I	I.D. (ITIN) No./Complete EIN
	ess of Debto	or (No. and	Street, City, a	and State)	:		Stree	Address of	f Joint Debtor	(No. and St	reet, City,	and State):
Downers	Grove, I	L				ZIP Code						ZIP Code
County of R Dupage	esidence or	of the Princ	cipal Place o	f Business	s:	60515	Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	iness:
Mailing Add	lress of Del	otor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	reet address):
						ZIP Code						ZIP Code
						ZII Code						ZH Code
Location of (if different)				•								
		f Debtor				of Business						Under Which
See Exhi	☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Posterorchia						s defined	Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	of C of	hapter 15 l a Foreign hapter 15 l a Foreign	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
		e type of enti		☐ Deb	Tax-Exe (Check box tor is a tax- er Title 26 o	empt Entity a, if applicable exempt orgof the Unite	e) anization d States	defined	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Checonsumer debts § 101(8) as idual primarily	for	☐ Debts are primarily business debts.
		_	ee (Check or	ne box)				k one box:		Chapter 11		
attach sig is unable Filing Fe	ee to be paid gned applice to pay fee ee waiver re	d in installmation for the except in in	nents (applica e court's cons stallments. F plicable to cl e court's cons	sideration Rule 1006 hapter 7 ii	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debt acontingent l are less that ith this petiti n were solici	or as defining iquidated on \$2,190,0 on.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b).
Debtor e	stimates that	nt funds will nt, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N 1- 49	umber of C 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main B1 (Official Form 1)(1/08) Page 2 of 43

B1 (Official For	m 1)(1/08)	Page 2 01 43	Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mu	st be completed and filed in every case)	Cimpean, Traci C	
,, I	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	lditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		whibit B 1 whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	d in the foregoing petition, declare that I for she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice March 12, 2009
L'Allion	A is attached and made a part of this peditori.	Signature of Attorney for Debtor(s Jason R. Allen # 6288932	
	Exh	l ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiabl	e harm to public health or safety?
	Exh	aibit D	
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	a separate Exhibit D.)
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	nt in an action or
	Certification by a Debtor Who Reside		rty
	(Check all app Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)		
	(Name of fandiord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).	

B1 (Official Form 1)(1/08)

Name of Debtor(s):

Cimpean, Traci C

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Traci C Cimpean

Signature of Debtor Traci C Cimpean

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 12, 2009

Date

Signature of Attorney*

X /s/ Jason R. Allen #

Signature of Attorney for Debtor(s)

Jason R. Allen # 6288932

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

March 12, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 4 of 43

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 5 of 43

mental deficiency financial responsib Disabilit unable, after reasonthrough the Interne	ty. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or so as to be incapable of realizing and making rational decisions with respect to bilities.); y. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being nable effort, to participate in a credit counseling briefing in person, by telephone, or
	tates trustee or bankruptcy administrator has determined that the credit counseling § 109(h) does not apply in this district.
I certify under pe	enalty of perjury that the information provided above is true and correct.
Signature of Debtor:	/s/ Traci C Cimpean Traci C Cimpean
Date: March 12, 2009	

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean		Case No.	
-		Debtor	•,	
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	263,000.00		
B - Personal Property	Yes	3	30,256.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		313,389.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		41,382.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,882.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,240.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	293,256.00		
			Total Liabilities	354,771.00	

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 7 of 43

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean		Case No.		
		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,882.00
Average Expenses (from Schedule J, Line 18)	2,240.00
Current Monthly Income (from Form 22A Line 12; OR,	<u>'</u>
Form 22B Line 11; OR, Form 22C Line 20)	1,981.41

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		36,949.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		41,382.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		78,331.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 8 of 43

B6A (Official Form 6A) (12/07)

_			
In re	Traci C Cimpean	Case No.	
_	'		
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2146 73rd, Elmwood Park		-	263,000.00	297,932.00

Property to be surrendered.

Sub-Total > 263,000.00 (Total of this page)

Total > 263,000.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Traci C Cimpean	Case No
-		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king account with Chase	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	ellaneous used household goods	-	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Perso	onal used clothing	-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Sub-Tota (Total of this page)	al > 1,300.00

2 continuation sheets attached to the Schedule of Personal Property

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 10 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Traci C Cimpean	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	2	101k through employer	-	12,516.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2	2008 Tax Refund under 3000 expected.	-	3,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			and the second s	Sub-Total	al > 15,516.00
			(1	Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Case 09-08433 Page 11 of 43 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Traci C Cimpean	Case No
_	<u> </u>	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	08 Nissan Murano with 1,000 miles	-	13,440.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 13,440.00 (Total of this page)

30,256.00 Total >

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Page 12 of 43 Document

B6C (Official Form 6C) (12/07)

In re	Traci C Cimpean		Case No.	
-		Debtor	,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	900.00	900.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension or 401k through employer	Profit Sharing Plans 735 ILCS 5/12-704	12,516.00	12,516.00
Other Liquidated Debts Owing Debtor Including Tax I 2008 Tax Refund under 3000 expected.	Refund 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Nissan Murano with 1,000 miles	735 ILCS 5/12-1001(c)	2,400.00	13,440.00

Total: 19,116.00 30,156.00 Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Page 13 of 43 Document

B6D (Official Form 6D) (12/07)

In re	Traci C Cimpean	Case No.	
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C C N T I N G E N	LIQUI	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx2927			Opened 8/01/04 Last Active 7/17/08	Т	D A T E D			
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	x	-	Mortgage 2146 73rd, Elmwood Park Property to be surrendered. Value \$ 263,000.00				268,000.00	5,000.00
Account No. xxxxxxxxxxx5831			Opened 6/15/06 Last Active 9/03/08					
Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621	x	-	Second Mortgage 2146 73rd, Elmwood Park Property to be surrendered. Value \$ 263,000.00				29,932.00	29,932.00
Account No. xxxxxxxxxxxx8970	†	T	Opened 8/01/08 Last Active 9/01/08	\top	T			
Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063		-	pmsi 2008 Nissan Murano with 1,000 miles					
		L	Value \$ 13,440.00				15,457.00	2,017.00
Account No.			Value \$					
0 continuation sheets attached		<u> </u>	1	Sub			313,389.00	36,949.00
continuation sheets attached			(Total of	this	pag	ge)	313,000.00	33,343.00
			(Report on Summary of S		Γota dule		313,389.00	36,949.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 14 of 43

B6E (Official Form 6E) (12/07)

•			
In re	Traci C Cimpean	Case	No
•	· · · · · · · · · · · · · · · · · · ·	Debtor,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 15 of 43

B6F (Official Form 6F) (12/07)

In re	Traci C Cimpean		Case No.	
_		Debtor	••	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J M H		ND LAIM TE.	ONTINGEN	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0783			Opened 6/01/07 Last Active 6/18/08 CreditCard		Ť	T E D		
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-						7,608.00
Account No. xxxxxxxxxxx0001			Opened 9/01/98 Last Active 11/01/99					
American Honda Finance Po Box 168088 Irving, TX 75016		-	Automobile					0.00
Account No. 3103 Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	Opened 8/01/03 Last Active 8/20/08 CreditCard					
								8,264.00
Account No. xxxxxxxx5850 Bank One Dept 1014 Columbus, OH 43271		-	Opened 6/01/00 Last Active 6/01/01 CreditLineSecured					0.00
_5 continuation sheets attached		1	(S (Total of th		tota pag		15,872.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 16 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Traci C Cimpean	Case No.
•		Debtor ,

DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM (See instructions above.) Page 1 Page 2 P		I c	ш.,	sband, Wife, Joint, or Community	1	С	11	D	
Chase 201 N. Central Ave Floor 11 Phoenix, AZ 85004 -	INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL	ND LAIM E.	ONFLNGEZ	OZLLQULD4		AMOUNT OF CLAIM
Chase 201 N. Central Ave Floor 11 Phoenix, AZ 85004 -	Account No. xxxxxxxx8872					Ť	T E		
Chase	201 N. Central Ave Floor 11		-	Automobile	-		D		0.00
Chase	Account No. xxxxxx5100	H							0.00
Chase - Cc Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156 Account No. xxxxxxxxv410 Chase - Toys R Us 800 Brooksedge Blvd Westerville, OH 43081 Account No. xxxxxxxxv174 Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 CreditCard CreditCard Opened 12/01/07 Last Active 6/19/08 CreditCard Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage	Attn: Bankruptcy Dept Po Box 100018		-	Citalicalu					0.00
Account No. xxxxxxxx0410 Chase - Toys R Us 800 Brooksedge Blvd Westerville, OH 43081 Account No. xxxxxxx0174 Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage	Chase - Cc Attention: Banktruptcy Department Po Box 100018		-						5 307 00
Chase - Toys R Us 800 Brooksedge Blvd Westerville, OH 43081 Account No. xxxxxxx0174 Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 Opened 1/01/02 Last Active 8/01/04 ConventionalRealEstateMortgage - Subtotal	Account No. xxxxxxxx0410	┝		Opened 12/01/07 Last Active 6/19/08					3,307.00
Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 Sheet no. 1 of 5 sheets attached to Schedule of Subtotal	800 Brooksedge Blvd		-	CreditCard					188.00
Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219 Sheet no. 1 of 5 sheets attached to Schedule of Subtotal	Account No. xxxxxx0174	T							
Sheet no. 1 of 5 sheets attached to Schedule of Subtotal	G7-Pp 3415 Vision Dr.		-	ConventionalNealEstateMortgage					0.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page) 5,495.00		-							5,495.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Page 17 of 43 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Traci C Cimpean	Case No.
•		Debtor ,

	_	1	L LWK Li C		_		<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE	IM	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1138			Opened 10/01/01 Last Active 7/02/08		Т	TE		
Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		-	CreditCard			D		10,535.00
Account No. xxxxxxxxxxxx5247			Opened 4/01/06 Last Active 4/23/06			H		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount					0.00
Account No. xxxxxxxx2487 Citifinancial Retail Services Po Box 140489 Irving, TX 75014		-	Opened 4/01/06 Last Active 7/17/07 ChargeAccount					0.00
Account No. xxxxx2801			11 Us Cellular Chicago Nw In 869					0.00
Collection 15 Union St Lawrence, MA 01840		-						346.00
Account No. xxxxxxxxx8720			Opened 5/01/00 Last Active 7/24/08					
Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071		-	ChargeAccount					497.00
Sheet no. 2 of 5 sheets attached to Schedule of		_				tota		11,378.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th	is]	pag	ge)	11,070.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 18 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Traci C Cimpean		Case No.	
_		Debtor		

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	O .IM	ONTINGEN	021-00-04-ш0		AMOUNT OF CLAIM
Account No. xxxxxxxx7440			Opened 3/01/02 Last Active 8/01/02		Ť	T E		
Flagstar Bank Attn: Bankruptcy Dept MS-S144-3 5151 Corporate Dr Troy, MI 48098		-	ConventionalRealEstateMortgage	_		D		0.00
Account No. xxxxxxxx6202	╁		Opened 3/01/02 Last Active 6/01/04					
Fleet Cc/Bank of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410		-	CreditCard					0.00
Account No. xxxxxxxx0386			Opened 6/01/07 Last Active 8/01/08					
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard					0.00
Account No. xxxxxxxx1478	┢		Opened 3/01/02 Last Active 1/27/03					
Hsbc Best Buy Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		-	ChargeAccount					0.00
Account No. xxxxxxx7495	f		Opened 9/01/05 Last Active 12/05/05		+			
Hsbc/davbr Pob 15521 Wilmington, DE 19805		-	ChargeAccount					0.00
Sheet no. 3 of 5 sheets attached to Schedule of		<u> </u>		Su	ıbt	ota	1	2.22
Creditors Holding Unsecured Nonpriority Claims			(To	otal of thi	is p	pag	e)	0.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Page 19 of 43 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Traci C Cimpean	Case No.
•		Debtor ,

	<u> </u>	1	I I Will I was a second of the				_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	-	CONF NG III N	UNLIQUIDATED	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0712			Opened 12/01/99		「 ˈ	T E		
Jb Robinson Attn: Bankruptcy Po Box 1799 Akron, OH 44309		-	ChargeAccount			D		0.00
Account No. xxxxxxxxxxxx3463			Opened 10/01/99 Last Active 10/01/03		T	\forall		
Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063		-	Lease					0.00
Account No. xxxx1593			Opened 5/30/00 Last Active 6/24/04	+	+	\dashv		
Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071		-	ChargeAccount					0.00
Account No. xxxxxxxx1110			Opened 12/26/99 Last Active 4/02/01	\dashv	+	\dashv		
Rogers & Hol Po Box 879 Matteson, IL 60443		-	ChargeAccount					0.00
Account No. xxxxxxxxxxx0001	-		Opened 5/01/01 Last Active 3/01/02	+	+	+		
The Northern Trust Com 50 S Lasalle St # B-1 Chicago, IL 60603		-	ConventionalRealEstateMortgage					0.00
Sheet no4 of _5 sheets attached to Schedule of				Su	 bto	 tal		
Creditors Holding Unsecured Nonpriority Claims			(Total					0.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Page 20 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Traci C Cimpean	Case No
		Debtor ,

	١.	1		1.	٠.		_	
CREDITOR'S NAME,	0	ı	usband, Wife, Joint, or Community	- 6		۱ ا	l I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	CONSIDERATION FOR CLAIM. IF CLAIM					AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2575			Opened 5/01/06 Last Active 6/21/08	T	T			
Tnb-visa Po Box 9475 Minneapolis, MN 55440		-	CreditCard					7,360.00
Account No. xxxxxxxxxxxxx7525			Opened 3/01/04 Last Active 8/29/08	T	T	1		
Victoria's Secret Po Box 182125 Columbus, OH 43218		-	ChargeAccount					642.00
		L						613.00
Account No. 1410			Opened 1/09/05 Last Active 8/04/08					
Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806		-	ChargeAccount					
								664.00
Account No. xxxxxxxxxxxxx0052 Wfnnb/express Po Box 182125 Columbus, OH 43218		-	Opened 10/01/00 Last Active 3/07/01 ChargeAccount					0.00
	L			4	_	1		0.00
Account No.								
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sul this				8,637.00
			(Report on Summary of S		Tot			41,382.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 21 of 43

B6G (Official Form 6G) (12/07)

In re	Traci C Cimpean	Case No.
_		Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Brian Neustadt 965 W. Rogers Street Downers Grove, IL 60515 Apartment lease from 08/01/2008 - 07/31/2009

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 22 of 43

B6H (Official Form 6H) (12/07)

In re	Traci C Cimpean	Case No.	
-	·	Debtor ,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR Roselin Imbrogno Countrywide Home Lending 1601 N. 76th Court Attention: Bankruptcy SV-314B **Unit 307** Po Box 5170 Elmwood Park, IL 60707 Simi Valley, CA 93062 Roselin Imbrogno Lasale Nt Bk 1601 N. 76th Attn: Bankruptcy Unit 307 5501 S Kedzie Ave Elmwood Park, IL 60707 Chicago, IL 60621

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 23 of 43

B6I (Official Form 6I) (12/07)

In re	Traci C Cimpean		Case No.	
		Debtor(s)		_

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SP	OUSE		
	RELATIONSHIP(S):	AGE(S):			
Separated	Dependent	-			
T	Dependent	-	apoliar		
Employment:	DEBTOR		SPOUSE		
- · · · · I · · · ·	sthetician				
	orecare Spa & Wellness				
<u> </u>	months				
	LEASE PROVIDE FULL ADDRESS owners Grove, IL 60515				
INCOME: (Estimate of average or pr	ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)	\$	572.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	572.00	\$_	N/A
4. LESS PAYROLL DEDUCTIONS					
 a. Payroll taxes and social securi 	ity	\$	93.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$_	N/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$	93.00	\$	N/A
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	479.00	\$_	N/A
7. Regular income from operation of b	business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or support dependents listed above	payments payable to the debtor for the debtor's use or that o	f ¢	1,403.00	•	N/A
11. Social security or government assi	stance	Ψ	1,100.00	Ψ	14/71
(0 .0)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income				_	
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	1,403.00	\$_	N/A
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	1,882.00	\$_	N/A
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line 15)		\$	1,882	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Entered 03/13/09 10:36:21 Desc Main Case 09-08433 Doc 1 Filed 03/13/09 Document Page 24 of 43

B6J (Official Form 6J) (12/07)

In re	Traci C Cimpean		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,000.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cell	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	45.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	400.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	20.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,240.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	1,882.00
b. Average monthly expenses from Line 18 above	\$	2,240.00
c. Monthly net income (a. minus b.)	\$	-358.00

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 25 of 43

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean			Case No.	
	•		Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	NING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER	PENALTY (OF PERJURY BY INDIV	DUAL DE	BTOR
	I declare under namelty of namium; t	hat I harva ma	ad the female in a summer.	مسط ممام طبيا	las consisting of
	I declare under penalty of perjury the 19 sheets, and that they are true and contains the sheets.				
	sheets, and that they are true and con	irect to the o	est of my knowledge, mio	ination, and	· conor.
Date	March 12, 2009	Signature	/s/ Traci C Cimpean		
			Traci C Cimpean		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 26 of 43

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$94,856.00	SOURCE Employment Income -2006 - per tax transcript
\$60,790.00	Employment Income -2007 - per tax transcript
\$3,803.40	Employment Income -2008 - per last pay advice of the year
\$819.86	Employment Income - 2009 - per last pay advice of the year

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c 4

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

e a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED DAT

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Software Copyright (c) 1996-2009 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$<1949> paid pre-petition toward
total attorney fee of \$<1,357>,
filing fee of \$299.00 and
document acquisition and credit
counseling/debtor education
facilitation fee of \$<109.50> and
reimbursable expense of
\$<164.50>

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None

NAME AND ADDRESS OF OWNER

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 9418 Hilltop Drive, St. John IN 2146 73rd, Elmwood Park

NAME USED same

same

DATES OF OCCUPANCY 2006 to 04/2008

2003 to 2006

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 33 of 43

25. Pension Funds.

None If t

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 12, 2009	Signature	/s/ Traci C Cimpean
			Traci C Cimpean
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 34 of 43

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Traci C Cimpean		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

		_
Property No. 1		
Creditor's Name: Countrywide Home Lending		Describe Property Securing Debt: 2146 73rd, Elmwood Park Property to be surrendered.
Property will be (check one):		1
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check at le ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 2		
Creditor's Name: Lasale Nt Bk		Describe Property Securing Debt: 2146 73rd, Elmwood Park Property to be surrendered.
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check at le ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 35 of 43

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: Nissan-infiniti Lt		Describe Property S 2008 Nissan Murano	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Debtor will retain out. U.S.C. § 522(f)).		to make regular payme	ents. (for example, avoid lien using 11
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as ex	empt
PART B - Personal property subject to unex Attach additional pages if necessary.) Property No. 1	spired leases. (All thre	e columns of Part B mu	ust be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pi	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury that the personal property subject to an unexpired Date March 12, 2009		/s/ Traci C Cimpean Traci C Cimpean Debtor	roperty of my estate securing a debt and/or

Case 09-08433 Doc 1 Filed 03/13/09 Entered 03/13/09 10:36:21 Desc Main Document Page 36 of 43
United States Bankruptcy Court
Northern District of Illinois

In re	Traci C Cimpean	ci C Cimpean		
		Debtor(s)	Chapter	7

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debto compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rene be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy, or agreed to be paid to me, for services rene be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy, or agreed to be paid to me, for services rene be rendered on behalf of the debtor(s) in the debtor of the filing of this statement I have received. Prior to the filing of this statement I have received. Balance Due. Debtor Other (specify): The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law to copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required: Representation of the debtor at meeting of creditors and confirmation hearing, and any adjourned hearings thereof; I (Other provisions as needed) Negotiations with secured creditors to reduce to market value; exemption planning as needed. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtor at meeting of creditors and confirmation hearing, and any adjourned hearings thereof; I (Other provisions as needed) Negotiations with secured creditors to redu		DISCLOSURE OF COMPENSAT	ION OF ATTORNE	Y FOR	DEBTOR(S)	
Prior to the filing of this statement I have received	c	ompensation paid to me within one year before the filing of the	petition in bankruptcy, or a	greed to be	paid to me, for services rendered	that or to
Balance Due		For legal services, I have agreed to accept		\$	1,357.00	
2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law a copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing or pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. March 12, 2009 //s/ Jason R. Allen #		Prior to the filing of this statement I have received		\$	1,357.00	
■ Debtor □ Other (specify): 3. The source of compensation to be paid to me is: ■ Debtor □ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law to copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing or pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. March 12, 2009 March 12, 2009 March 12, 2009		Balance Due		\$	0.00	
3. The source of compensation to be paid to me is: ■ Debtor □ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law ocpy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. **Dated: March 12, 2009** // Jason R. Allen #	2. Т	he source of the compensation paid to me was:				
■ Debtor □ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law of copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. **Dated: March 12, 2009** //s/ Jason R. Allen #*		■ Debtor □ Other (specify):				
4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law a copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor has bankruptcy proceeding. March 12, 2009 //s/ Jason R. Allen #	3. Т	he source of compensation to be paid to me is:				
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law a copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to a or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. Dated: March 12, 2009		■ Debtor □ Other (specify):				
copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrup b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to a or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications. **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. //s/ Jason R. Allen #	4. I	I have not agreed to share the above-disclosed compensation	with any other person unless	they are m	embers and associates of my law f	ïrm.
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debte this bankruptcy proceeding. Dated: March 12, 2009 /s/ Jason R. Allen #	5. 1 a b c d	copy of the agreement, together with a list of the names	al service for all aspects of the debtor in determining affairs and plan which may confirmation hearing, and any carket value; exemption plant include the following servicity actions, any document accredit repair, judicial lienters on household goods, and filing of reaffirmation a	ensation is e bankrupto ng whether be required adjourned anning as r ce: retrieval s avoidance relief from	attached. cy case, including: to file a petition in bankruptcy; hearings thereof; needed. ervices, credit counseling and as, preparation and filing of mot stay actions, motions to redee	ions
this bankruptcy proceeding. Dated: March 12, 2009 /s/ Jason R. Allen #	_					
			ent or arrangement for paymo	ent to me to	or representation of the debtor(s) ii	1
Jason R. Allen # 6288932	Dated	March 12, 2009				
			Jason R. Allen # 628893	32		
Legal Helpers, PC Sears Tower						
233 S. Wacker Suite 5150				50		
Chicago, IL 60606 (312) 467-0004 Fax: (312) 467-1832				312) 467-1	832	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney		
Timed Name of Automey	Signature of Attorney	Date
Address:		
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606		
(312) 467-0004		
Cer	tificate of Debtor	
Cer I (We), the debtor(s), affirm that I (we) have receive		
		March 12, 2009
I (We), the debtor(s), affirm that I (we) have receive	ved and read this notice.	March 12, 2009 Date
$I\left(We\right)\text{, the debtor(s), affirm that }I\left(we\right)\text{ have received}$ Traci C Cimpean	ved and read this notice. X /s/ Traci C Cimpean	,

United States Bankruptcy CourtNorthern District of Illinois

		Northern District of Illinois		
In re	Traci C Cimpean		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR N		
		Number o	f Creditors:	32
	The above-named Debtor((our) knowledge.	s) hereby verifies that the list of credi	itors is true and	correct to the best of my
Date:	March 12, 2009	/s/ Traci C Cimpean		
		Traci C Cimpean		
		Signature of Debtor		

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American Honda Finance Po Box 168088 Irving, TX 75016

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Bank One Dept 1014 Columbus, OH 43271

Chase 201 N. Central Ave Floor 11 Phoenix, AZ 85004

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase - Cc Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

Chase - Toys R Us 800 Brooksedge Blvd Westerville, OH 43081

Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219

Citi
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64915

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citifinancial Retail Services Po Box 140489 Irving, TX 75014

Collection 15 Union St Lawrence, MA 01840

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Flagstar Bank Attn: Bankruptcy Dept MS-S144-3 5151 Corporate Dr Troy, MI 48098

Fleet Cc/Bank of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27410

HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc Best Buy Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850

Hsbc/davbr Pob 15521 Wilmington, DE 19805 Jb Robinson Attn: Bankruptcy Po Box 1799 Akron, OH 44309

Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621

Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063

Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Rogers & Hol Po Box 879 Matteson, IL 60443

Roselin Imbrogno 1601 N. 76th Court Unit 307 Elmwood Park, IL 60707

Roselin Imbrogno 1601 N. 76th Unit 307 Elmwood Park, IL 60707

The Northern Trust Com 50 S Lasalle St # B-1 Chicago, IL 60603

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Victoria's Secret Po Box 182125 Columbus, OH 43218 Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806

Wfnnb/express Po Box 182125 Columbus, OH 43218